

REMARKS

In response to the restriction requirement Applicants hereby elect, without traverse, the invention of Group I, claims 1-12, drawn to a process of settling an electronic transaction. Applicants cancel claims 21-24, but reserve the right to pursue claims 21-24 in a divisional application. Applicants thank the Examiner for the offer of a new interview.

Statement of the Substance of the Interview

Pursuant to 37 C.F.R. §1.133(b), Applicants request that the following statement of the substance of the interview conducted on October 18, 2006 be made of record. In that telephone interview Examiner Apple discussed claims 1, 6, 11, and 12 with Applicants' representative Robert Hayden. Applicants reviewed with the Examiner the arguments presented in Amendment A for the patentability of these claims. In particular, Applicants noted that Hultrgen does not teach "a customer providing a merchant with a customer identifier." The Examiner suggested that in a traditional credit card transaction between a customer and a merchant, the customer shows the merchant a driver's license, and asked whether this would read on the limitation. Applicants noted that even if it did, *arguendo*, the next limitation of claim 1 is that the merchant sends the customer identifier to a settlement house. Not only does Hultrgen not teach or suggest this limitation, but additionally, in a traditional credit card transaction, once the merchant examines the driver's license, the merchant does not send the customer identifier contained on the driver's license to a settlement house. Moreover, there is no motivation to add these steps to the transaction method taught by Hultrgen.

Applicants noted at the conclusion of the interview that if a new search were performed, and a new art rejection were proposed, that Applicants would seek to hold another interview at that time, before another office action were to issue. Applicants also asked that the Examiner call, in the event that, upon further consideration, the arguments presented in Amendment A were not found to be persuasive.

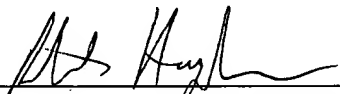
In light of the above, unless this election results in the allowance of the application, Applicants would like to accept the Examiner's offer of another interview.

All pending claims are allowable and Applicants therefore respectfully request a Notice of Allowance from the Examiner. Should the Examiner have questions, the Applicants' undersigned agent may be reached at the number provided.

Respectfully submitted,

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